

In re:  
James Reuben Marcellus  
Debtor

Case No. 24-11555-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 18, 2024

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

Recip ID	Recipient Name and Address
db	James Reuben Marcellus, 9101 New Falls Rd Apt E12, Levittown, PA 19054-1815
14881335	Crest Financial, Attn: Bankruptcy reported as OUT OF BUSI, Draper, UT 84020
14881342	+ Helm Assocs, 394 Lincoln Highway, Fairless Hills, PA 19030-1203
14881346	+ Luther Appliance & Furniture Sales Acquisition, LL, ATTN Bankruptcy 99 Sunnyside Blvd Suite, Woodbury, NY 11797-2946
14881354	Shelly Marcellus, 258 Althea Ave, Morrisville, PA 19067-2262

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Oct 19 2024 04:05:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Oct 19 2024 00:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 19 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14881322	+ Email/Text: bankruptcynotices@aarons.com	Oct 19 2024 00:04:00	Aaron's Sales & Lease, Attn: Legal Dept Attn: Legal Dept, 400 Galleria Pkwy SE , Suite 300, Atlanta, GA 30339-3182
14881323	+ Email/Text: bankruptcy@acimacredit.com	Oct 19 2024 00:04:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14881324	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 19 2024 00:07:41	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14881325	EDI: GMACFS.COM	Oct 19 2024 04:05:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14881326	+ Email/Text: jvalencia@amhfcu.org	Oct 19 2024 00:04:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14881327	Email/Text: bk@avant.com	Oct 19 2024 00:04:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
14881328	EDI: CAPITALONE.COM	Oct 19 2024 04:05:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14881329	EDI: CAPONEAUTO.COM	Oct 19 2024 04:05:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14881331	Email/Text: collections@consumerscu.org		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Oct 18, 2024

Form ID: 318

Total Noticed: 48

		Oct 19 2024 00:04:00	Consumers Credit Union, Attn: Bankruptcy, PO Box 525, Oshtemo, IL 49077-0525
14881333	^ MEBN	Oct 19 2024 00:01:36	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14881332	^ MEBN	Oct 19 2024 00:01:34	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14881334	Email/PDF: creditonebknotifications@resurgent.com	Oct 19 2024 00:07:03	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14881336	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 19 2024 00:07:40	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
14881337	EDI: DISCOVER	Oct 19 2024 04:05:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14881338	Email/Text: bankruptcy@flagshipcredit.com	Oct 19 2024 00:04:00	Flagship Credit Acceptance, PO BOX 3807, COPPELL, TX 75019-5877
14881339	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Oct 19 2024 00:03:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road , Suite 250, Warminster, PA 18974-4862
14881340	+ EDI: PHINGENESIS	Oct 19 2024 04:05:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14881341	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 19 2024 00:03:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14881343	EDI: LCIICSYSTEM	Oct 19 2024 04:05:00	IC Systems, Inc, Attn: Bankruptcy, PO Box 64378, St. Paul, MN 55164-0378
14881344	EDI: IRS.COM	Oct 19 2024 04:05:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14881330	EDI: JPMORGANCHASE	Oct 19 2024 04:05:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14881345	^ MEBN	Oct 19 2024 00:01:20	LendingUSA, Attn: Bankruptcy Attn: Bankruptcy, 15303 Ventura Blvd , Ste 850, Sherman Oaks, CA 91403-6630
14881347	+ Email/Text: bankruptcy@marinerfinance.com	Oct 19 2024 00:03:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14881348	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 19 2024 00:03:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14881349	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 19 2024 00:04:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14881350	Email/Text: fesbank@attorneygeneral.gov	Oct 19 2024 00:03:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14881351	EDI: PENNDEPTREV	Oct 19 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14881351	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14881352	^ MEBN	Oct 19 2024 00:01:38	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14881353	+ Email/Text: clientservices@remexinc.com	Oct 19 2024 00:03:00	Remex Inc, Attn: Bankruptcy, 307 Wall Street, Princeton, NJ 08540-1515
14881355	+ EDI: SYNC	Oct 19 2024 04:05:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14881356	EDI: SYNC	Oct 19 2024 04:05:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Oct 18, 2024

Form ID: 318

Total Noticed: 48

14881357	+ EDI: SYNC	Oct 19 2024 04:05:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14881358	EDI: SYNC	Oct 19 2024 04:05:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14881359	EDI: SYNC	Oct 19 2024 04:05:00	Synchrony Bank/Yamaha, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14881360	Email/Text: bankruptcydepartment@tsico.com	Oct 19 2024 00:04:00	Transworld, ATTN Bankruptcy, TRANSWORLD SYSTEMS INC. PO BOX 15130, WILMINGTON, DE 19850-5130
14881361	+ Email/Text: bankruptcy@bbandt.com	Oct 19 2024 00:03:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-0129
14881362	Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 19 2024 00:04:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14881363	^ MEBN	Oct 19 2024 00:01:09	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14881364	^ MEBN	Oct 19 2024 00:00:58	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809
14881365	+ Email/Text: ebn@wfcorp.com	Oct 19 2024 00:04:00	Williams & Fudge, Inc., Attn: Bankruptcy 300 Chatham Avenue, Rock Hill, SC 29730-4986

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor James Reuben Marcellus help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT H. HOLBER	

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Oct 18, 2024

Form ID: 318

Total Noticed: 48

trustee@holber.com rholber@ecf.axosfs.com

ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>James Reuben Marcellus</u>	Social Security number or ITIN	xxx-xx-3546
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-11555-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James Reuben Marcellus

10/17/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**